(b) The law prohibits the registration of a name in more than one constituency and the regisration of a name in the same constituency more than once. The Electoral Registration Officer, on his own motion, or on the basis of an objection made to him in this regard can delete such duplicate entries.

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**Investment held by RBI in Banking Department**

2464. SHRIMATI SUMITRA MAHAJAN
SHRI BHAGWAN SHANKAR RAWAT
SHRIMATI MAHENDRA KUMARI :

Will the Minister of FINANCE be pleased to state :

(a) whether the investment held by the Reserve Bank of India in its banking department has increased in between June 1989 and June 1990; and

(b) if so, the details of the increase, component-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH) : (a) and (b) Yes, Sir. As reported by Reserve Bank of India, the component-wise details of investments held by RBI in the Banking Department and their variations between June 1989 and June 1990 are given below :

(Rs. in crores)

| Components | Amount of Investments | | |
|---|---|---|---|
| | As on 30-6-89 | As on 30-6-90 | (+) Increase (—) Decrease |
| 1. GOI Dated Rupee securities | 8912·83 | 12404·35 | (+) 3491·52 |
| 2. GOI (Conversion) spl. securities | 13800·00 | 17400·00 | (+) 3600·00 |
| 3. Shares, Bonds | 638·71 | 714·21 | (+) 75·50 |
| 4. Foreign Shares/Bonds | 1592·31 | 1413·77 | (—) 178·54 |
| 5. Others | 708·95 | 418·35 | (—) 290·60 |
| | 25652·80 | 32350·68 | (+) 6697·88 |

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**Export of Iron Ore to South Korea**

2465. SHRIMATI SUMITRA MAHAJAN
SHRI BHAGWAN SHANKAR RAWAT
SHRIMATI MAHENDRA KUMARI :

Will the Minister of COMMERCE be pleased to state :

(a) whether the export of iron ore to South Korea through Paradip Port has since been resumed;

(b) if so, the details thereof; and

(c) if not, the reasons for the delay?

THE MINISTER OF STATE OF THE MINISTRY OF COMMERCE (SHRI P. CHIDAMBARAM) : (a) No, Sir.

(b) Does not arise.

(c) South Korea has switched over to large ore carriers for importing iron ore so as to economise on freight cost. These large carriers cannot call at the Paradeep Port because of the limitation of draft available at this Port and lower loading rate.

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**Criteria for determining category of borrowers for priority sector lendings by Public Sector Banks**

2466. SHRIMATI SUMITRA MAHAJAN
SHRIMATI MAHENDRA KUMARI :

Will the Minister of FINANCE be pleased to state :

(a) the criteria laid down for determining the category of borrowers to be included in the priority sector lendings by public sector banks;

(b) the details of each category of borrowers entitled to priority sector lendings by public sector banks;

(c) whether some of the categories of borrowers included in the priority sector had failed to meet their obligations;

(d) if so, whether the Government propose to change the criteria referred to in part (a) above; and

(e) if so, the details thereof and if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH) : (a) The sectors which require assistance from the banking system having preference over other sectors due to their importance and the role played by them in the national economy are included in the priority sector.

(b) At present, agriculture and small scale industries are the two major segments of priority sector. The details of each category of borrowers entitled to priority sector lendings are given in attached statement.

(c) Presumably, the Hon'ble Members are referring to the amount of overdues in respect of public sector banks. Categorywise advances outstanding and overdue in respect of public sector banks as at the end of March, 1990 (latest available), as reported by Reserve Bank of India, are given below :

(Rs. crores)

| Sectors | Amount outstanding | Amount overdues | Overdues as %age of outstanding advances |
|---|---|---|---|
| Large & Medium Industries | 32549·41 | 4276.94 | 13·14 |
| Small scale industries (including industrial estate) | 15198·15 | 3074·83 | 20·23 |
| Agriculture | 16603·06 | 3450·78 | 20·78 |
| Other priority sectors | 8157·03 | 2516·10 | 30·85 |
| All Others | 25184·40 | 2327·72 | 9·24 |
| TOTAL | 97692·05 | 15646·38 | 16·02 |

(d) No, Sir.

(e) Does not arisse.

**Statement**

**1. AGRICULTURE**

**I. Direct finance to farmers for agricultural purposes**

(i) Short-term loans for raising crops: i.e., for crop loans. In addition, advances upto Rs. 5,000 to farmers against pledge/hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 3 months, where the farmers were given crop loans for raising the produce.

(ii) Medium and long-term loans : (Provided directly to farmers for financing production and developmens needs).

*(A) Purchase of agricultural implements and machinery :*

(a) Purchase of agricultural implements :

Iron ploughs, harrows, hose, land-levellers, bundformers, handtools, sprayers, dusters, hay-press, sugar-cane crushers, thresher machines, etc.

(b) Purchase of farm machinery :

tractors, trailers, power tillers, tractor accessories viz., disc ploughs, etc.

(c) Purchase of trucks, bullock carts and other transport equipments, etc., to assist the transport of agricultural inputs and farm products.

(d) Purchase of plough animals.

(*B*) *Development of irrigation potential through :*

(a) Construction of shallow and deep tube wells, tanks, etc., and purchase of drilling units.

(b) Constructing, deepening, clearing of surface wells, boring of wells, electrification of wells, purchase of oil engines and installation of electric motors and pumps.

(c) Purchase and installation of turbine pumps, construction of field channels (open as well as underground), etc.

(d) Constiructon of lift irrigation project.

(e) Installation of sprinkler irrigation system.

(*C*) *Reclamation and land Development Schemes :*

Bunding of farm lands, levelling of land, terracing conversion of dry paddy land into wet irrigable paddy lands, development of farm drainage, reclamation of soil lands and prevention of salinisation reclamation of ravine lands, purchase of bulldozers, etc.

(*D*) *Construction of farm buildings and structures, etc.*

Bullock sheds, implement sheds, tractor and truck sheds, farm stores, etc.

(*E*) *Construction and running of storage facilities :*

Construction and running of warehouse, godowns, silos and cold storages.

(*F*) *Production and processing of hybrid seeds of crops :*

(*G*) *Payment of Irrigation charges, etc*

Charges for hired water from wells and tubewells, canal water charges, maintenance and upkeep of oil engines and electric motors, payment of labour charges, electricity charges' marketing charges, service charges to Custom Service Units payment of development cess, etc.

(*H*) *Other types of direct finance to farmers :*

(i) Short-term loans

(a) To non-traditional plantations and horticulture

(b) For allied activities such as dairying, fishery, piggery, poultry, bee-keeping etc.

(ii) Medium and long term loans.

(a) Development loans to all plantations horticulture, forestry etc.

(b) Development loans for allied activities :

(1) Development of dairying and animal husbandry in all its aspects.

(2) Development of fisheries in all its aspects : from fish catching to stage of export, financing of equipment necessary for deep sea fishing, rehabilitation of tanks (fresh water fishing), fish breeding etc.

(3) Development of poultry, piggery, etc., in all its aspects including erection of poultry houses, pig houses, bee-keeping, etc.

(4) Development and maintenance of stud farms, sericulture etc. However, breeding of race horses cannot be classified here.

(5) Bio gas plants.

**II. Indirect Finance to Agriculture**

(1) Credit for financing the distribution of fertilizers, pesticide seeds, etc.

(2) Loans to Electricity Boards for reimbursing the expenditure already incurred by them for

providing low tension connections from step-down point to individual farmers for energising their wells.

(3) Loans to farmers through-PACS, FSS and LAMPS.

(4) Other types of indirect finance such as,

(i) Credit for hire-purchase schemes for distribution of agricultural machinery and implements.

(ii) Loans for constructions and running of storage facilities (warehouse, market yards, godowns, silos and *cold storage) in the producing areas [*If the loans to the cold storage are covered by the guarantee of the Deposit Insurance and Credit Guarantee Corporation (DICGC), they should be classified under SSI advances].

(iii) Advances to Custom Service Units managed by individuals, institutions or organisations who maintain a fleet of tractors, bulldozers, well-boring equipment, threshers, combines, etc., and undertake work from farmers on contract basis. If these advances are covered by the guarantee of DICGC, they should be classified under SSI advances.

(iv) Loans to individuals, institutions or organisations who undertake spraying operations.

(v) Loans to co-operative marketing societies, co-operative banks for relending to co-operative marketing societies (provided a certificate from the State Co-operative Bank in favour of such loans is produced) for disposing of the produce of members.

(vi) Loans to co-operative bank of producers (e.g. Aare Milk Colony Co-operative Bank, consisting of licence-cattle owners).

(vii) Financing the farmers indirectly through the co-operative system (otherwise than by subscription to bonds and debentures issues) provided a certificate from the State Co-operative Bank in favour of such loans is produced.

(viii) Advances to State-sponsored Co-operations for onward lending to weaker sections.

## 2. SMALL SCALE INDUSTRIES

Small scale industries units are those engaged in the manufacture, processing for preservation of goods and whose investment in plant and machinery (original cost) does not exceed Rs. 20 lakhs. These would, inter alia, include units engaged in mining or quarrying, servicing and repairing of machinery. In the case of ancillary units, the investment in plant and machinery (original cost) should not exceed Rs. 25 lakhs to be classified under small-scale industry.

Service oriented enterprises having investment in plant and machinery in each case not exceeding Rs. 2 lakhs and which are located in rural areas and towns with a population of 5 lakhs or less are also to be treated as small scale industrial units. Such small scale establishments would typically cover personal or household services required in urban, semi-urban/rural contexts such as laundry, xeroxing, repair and maintenance of consumer durables, etc.

Indirect finances in the small-scale industrial sector will include credit to :

(i) agencies involved in assisting the decentralised sector in the supply of inputs and marketing of outputs of artisans, village and cottage industries, and

(ii) Government sponsored Corporations/organisations providing funds to the weaker sections in the priority sector.

**Industrial Estates**

Loans for setting up industrial estates.

**3. SMALL ROAD AND WATER TRANSPORT OPERATORS**

Advances to small road and water transport operators owning a fleet of vehicles not exceeding six vehicles, including the one proposed to be financed.

**4. RETAIL TRADE**

Advances granted to (i) private retail traders dealing in essential commodities (fair price shops) and consumer co-operative stores, (ii) other private retail traders with credit limits not exceeding Rs. 25,000 (Retail traders in fertilisers will form part of indirect finance for agriculture and retail traders of mineral oils under small business).

**5. SMALL BUSINESS**

Small business would include individuals and firms managing a business enterprise established mainly for the purpose of providing any service other than professional services whose original cost price of the equipment used for the purpose of business does not exceed Rs. 2 lakhs with working capital limits of Rs. 1 lakh or less and who are eligible for DICGC cover. Advances for acquisition, construction, renovation of house-boats and other tourist accommodation will be included here, Distribution of mineral oils which was earlier classified under 'retail trade' shall now be included under 'small business'.

**6. PROFESSIONAL AND SELF-EMPLOYED PERSONS**

Loans to professional and self-employed persons include loans, for the purpose of purchasing equipment, repairing or renovating existing equipment and/or acquiring and repairing business premises or for purchasing tools and/or for working capital requirements to medical practitioners including Dentists, Chartered Accountants, Cost Accountant, Lawyers or Solicitors, Engineers, Architects, Surveyors, Construction. Contractors or Management consultants of a person trained in any other art or craft who holds either a degree or diploma from any institutions established, aided or recognised by Government or to a person who is considered by the bank as technically qualified or skilled in the field in which he is employed. Preference may be given by banks to finance professionals like doctors, etc., who are carrying on their profession in rural or semi-urban areas. The term also includes firms and joint ventures of such professional and self-employed persons. This category will include all advances granted by the bank under special schemes, if any, introduced for the purpose. Only such professionals and self-employed persons whose borrowings (limits) do not exceed Rs. 2 lakhs of which not more than Rs. 1 lakh should be for working capital requirements and who are eligible for DICGC cover should be covered here.

**7. STATE SPONSORED ORGANISATIONS FOR SCHEDULED CASTES/SCHEDULED TRIBES**

Advances sanctioned to state sponsored organisations for Scheduled Castes/Scheduled Tribes for the specific purpose of purchase and supply of inputs to and/or the marketing of the outputs of the beneficiaries of these organisations.

**8. EDUCATION**

Educational loans should include only loans and advances granted to individuals for educational purposes and not those granted to institutions and will include all advances granted by banks under special schemes, if any, introduced for the purpose.

**9. HOUSING**

**(a) Direct Finance**

Loans upto Rs. 5,000 for construction of houses granted to Scheduled Castes/Scheduled Tribes and the other

weaker sections of the society irrespective of DICGC coverage.

**(b) Indirect Finance**

(i) Assistance given to any governmental agency for the purpose of constructing houses exclusively for the benefit of Scheduled Castes/Scheduled Tribes and low-income groups and where loan component does not exceed Rs. 5,000 per unit.

(ii) Assistance to any governmental agency for slum clearance and rehabilitation of slum dwellers subject to other conditions specified above.

**10. CONSUMPTION**

Pure consumption loans granted under the Consumption Credit Scheme should be included in this item.

**Damaged D.T.C. Buses**

2467. SHRIMATI D. K. BHANDARI: Will the Minister of SURFACE TRANSPORT be pleased to state :

(a) the number of damaged D.T.C. buses as on date, depot-wise;

(b) whether the Government propose to get these damaged buses repaired in public interest;

(c) if so, the steps taken in this regard and if not, the reasons therefor; and

(d) the expenditure involved in the repair of these buses?

THE MINISTER OF STATE OF THE MINISTRY OF SURFACE TRANSPORT (SHRI JAGDISH TYTLER) : (a) The total number of damaged DTC buses as on 31-7-1991 is 23. Depot-wise breakup is given below :—

| Sl. No. | Name of the Depot | Number of buses damaged as on 31-7-91 |
|---|---|---|
| 1 | 2 | 3 |
| 1 | I.P. Depot | 6 |
| 2 | Bande Bahadur Marg Depot-I | 4 |
| 3 | Okhla Depot-I | 2 |
| 4 | Wazirpur Depot-III | 1 |
| 5 | Yamuna Vihar Depot | 1 |
| 6 | Patparganj Depot | 1 |
| 7 | Keshopur Depot | 1 |
| 8 | Shadipur Depot | 1 |
| 9 | Harinagar Depot-I | 1 |
| 10 | Kalkaji Depot | 1 |
| 11 | Vasant Vihar Depot | 1 |
| 12 | Ambedkar Nagar Depot | 1 |
| 13 | Okhla Depot-II | 1 |
| 14 | Sarojini Nagar Depot | 1 |
| | TOTAL | 23 |

(b) Yes, Sir. Except for the vehicle at Vasant Vihar Depot which is to be scrapped.

(c) 16 vehicles which were having heavy damages have been sent for repairs to the Central Workshop of D.T.C. Rest of the vehicles are being repaired at Depot level.

(d) The expenditure involved in the repair of these buses is estimated around Rs. 4·23 lakhs.

**World Bank Loan to Industrial Development Bank of India**

2468. SHRIMATI D. K. BHANDARI : Will the Minister of FINANCE be pleased to state :

(a) whether the World Bank has granted some loans to the Industrial Development Bank of India;

(b) if so, the details alongwith conditions thereof; and

(c) the areas where this loan is likely to be spent?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH) : (a) The Industrial Development Bank of India (IDBI) has reported that it has received a loan of US $ 101 million from the World Bank under a loan agreement signed in July, 1989, for on-lending to eligible projects in the electronics industry.